

**WHAT IS CLAIMED IS:**

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Par*

1 A method for detecting purchasing card fraud during all phases  
2 of a purchasing card life cycle, the method comprising:  
3 obtaining contact event information from a client during a contact  
4 event;  
5 comparing the contact event information with information stored in  
6 a database; and  
7 sending a fraud alert to a client in real time for communicating to the  
client that a fraud match has occurred.

1 2. A method of claim 1 wherein obtaining contact event  
2 information further comprises obtaining a customer's name, a customer's social  
3 security number, customer's address, and a customer's fraud history.

1 3. A method of claim 1 wherein comparing contact event  
2 information with a fraud database further comprises comparing contact event  
3 information with a fraud database having a plurality of fraud information sources.

1 4. The method of claim 1 wherein obtaining contact event  
2 information further comprises obtaining contact event information during a  
3 purchasing card application process.

1 5. The method of claim 1 wherein obtaining contact event  
2 information further comprises obtaining contact event information during a  
3 purchasing card activation process.

1                    6.     The method of claim 1 wherein obtaining contact event  
2 information further comprises obtaining contact event information during a  
3 purchasing card mail order transaction from a retail participant.

1                    7.     The method of claim 1 wherein obtaining contact event  
2 information further comprises obtaining contact event information during a  
3 purchasing card phone order transaction.

1                    8.     A method of claim 1 wherein obtaining contact event  
2 information further comprises obtaining contact event information during an address  
3 change process.

1                    9.     The method of claim 1 wherein sending an alert further  
2 comprises sending an account record to an online queue to be monitored by the  
3 client.

1                    10.    The method of claim 9 wherein sending an account record  
2 further comprises suspending the contact event until a manual follow-up is  
3 completed.

1                    11.    The method of claim 1 further comprising scoring the fraud  
2 match to assist in the fraud determination process.

1                    12.    The method of claim 11 wherein the scoring further comprises  
2 predicting a likelihood of a fraudulent takeover of a cardholder account.

1 13. The method of claim 1 further comprising suspending  
2 purchasing card generation when a fraud match occurs.

3  
4 14. A system for detecting purchasing card fraud during all phases  
5 of a purchasing card life cycle, the system comprising:  
6 a computer database for receiving contact event information from a  
7 client;  
8 computer software in communication with the computer database for  
9 comparing the contact event information with information stored in the database; and  
10 a communication network for sending a fraud alert to a client in real  
time for informing the client that a fraud match has occurred.

1 15. A system of claim 14 wherein the contact event information  
2 further comprises a customer's name, a customer's social security number,  
3 customer's address, and a customer's fraud history.

1 16. A system of claim 14 wherein the fraud database has a  
2 plurality of fraud information sources.

1 17. The system of claim 14 wherein the computer database  
2 receives the contact event information during a purchasing card application process.

1 18. The system of claim 14 wherein the computer database  
2 receives the contact event information during a purchasing card activation process.

1 19. The system of claim 14 wherein the computer database  
2 receives the contact event information during a purchasing card mail order  
3 transaction from a retail participant.

1                    20.    The system of claim 14 wherein the computer database  
2 receives the contact event information during a purchasing card phone order  
3 transaction.

21.    The system of claim 14 wherein the computer database  
receives the contact event information during an address change process.

*Sub  
case 1*  
2                    22.    ~~The system of claim 14 wherein the fraud alert is an account  
record which is sent to an online queue monitored by a client.~~

1                    23.    ~~The system of claim 22 wherein sending an account record  
2 further comprises suspending the contact event until a manual follow-up is  
3 completed.~~

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case 1*  
2                    24.    ~~The system of claim 14 further comprising scoring the fraud  
match to assist in the fraud determination process.~~

1                    25.    ~~The system of claim 24 wherein the scoring the fraud match  
2 further comprises predicting a likelihood of a fraudulent takeover of a cardholder  
3 account.~~

4                    26.    The system of claim 14 wherein purchasing card generation  
5 is suspended when a fraud match occurs.

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